

Notice of Allowability

Application No.

09/976,056

Examiner

John M. Winter

Applicant(s)

MEADOW ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to The paper received on November 16, 2005.
2. ☒ The allowed claim(s) is/are 2,3,12 and 13.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

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DETAILED ACTION

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Phillip Articola on November 16, 2005.

Claim 2.

A method for verifying a check that is being used for an on-line transaction, comprising: entering in by a customer using a computer, data obtained from a MICR line of the check, the data including a one-way hash value that is based on the data provided on the MICR line as well as private data not provided on a face of the MICR line check, the private data being a numerical value previously provided by the customer and that is stored in a database accessible by a check verifier; receiving by a web server of a merchant for which the customer seeks to make the on-line transaction, the data entered by the customers the data being received by way of a computer network; transmitting by the web server of the merchant to a the check verifier by way of the computer network the data entered by the customer; and verifying by the check verifier whether or not the check is valid wherein the verifying is performed by the check verifier computing a hash value based on the data entered by the customer and provided to it by the web server as well as private data of the customer that is obtained from a the database accessible by the check verifier; wherein the one-way hash value is included as an n-digit field at one end of the MICR line, n being an integer greater than one.

Claim 3.

A method for verifying a check that is being used for an on-line transaction, comprising: entering in by a customer using a computer, data obtained from a MICR line of the check, the data including a one-way hash value that is based on the data provided on the MICR line as well as private data not provided on a face of the MICR line check, the private data being a numerical value previously provided by the customer and that is stored in a database accessible by a check verifier; receiving by a web server of a merchant for which the customer seeks to make the on-line transaction, the data entered by the customers the data being received by way of a computer network; transmitting by the web server of the merchant to a the check verifier by way of the computer network the data entered by the customer; and verifying by the check verifier whether or not the check is valid wherein the verifying is performed by the check verifier computing a hash value based on the data entered by the customer and provided to it by the web server. as well as private data of the customer that is obtained from a the database accessible by the check verifier wherein the entering in step includes entering in the private data by the customer,

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wherein the check verifier verifies the check based on the computed hash value, and the check verifier authenticates the customer by comparing the private data entered by the customer with the private data obtained from the database, to determine if there is a match.

Claim 12.

A system for verifying a check that is being used for an on-line transaction made over a computer network, comprising: an input unit for receiving, from a customer, MICR data obtained from a MICR line of the check and private data of the customer, the MICR data including first MICR data that corresponds to bank account information and second MICR data that includes a one-way hash value that is computed based on the first MICR data and the private data of the customer that is not provided on a face of the MICR line check, the private data being a numerical value previously provided by the customer and that is stored in a database accessible by a check verifier; a web server for receiving the MICR data and the private data from the input unit, as well as transaction data corresponding to a desired on-line transaction to be made by the customer, the MICR data and the private data and the transaction data being received by the web server by way of the computer network; and a the check verifier for receiving, by way of the computer network as output by the web server, the private data provided by the customer via the input unit and the MICR data provided by the customer via the input unit, wherein the check verifier verifies the check based on the computed hash value, and the check verifier authenticates the customer by comparing the private data entered by the customer via the input unit and provided to the check verifier by the web server, with the private data obtained by the check verifier directly from the database, to determine if there is a match.

Allowable Subject Matter

Claims 2, 3, 12 and 13 are allowed over the prior art record.

1. The following is an examiner's statement of reasons for allowance:
2. The closest prior art of record Hayosh (US Patent 6,611,598) teaches a self authenticating document system, <http://pdos.csail.mit.edu/chord/papers/sec.pdf> teaches a cryptographic application securing a bank transfer, Hashizume (JP 11085881) teaches an electronic monetary transfer system.

What they fail to teach or suggest:

A.

A method for verifying a check that is being used for an on-line transaction, comprising: entering in by a customer using a computer, data obtained from a MICR line of the check, the data including a one-way hash value that is based on the data provided on the MICR line as well as private data not provided on a face of the check, the private data being a numerical value previously provided by the customer and that is stored in a database accessible by a check

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verifier; receiving by a web server of a merchant for which the customer seeks to make the on-line transaction, the data entered by the customers the data being received by way of a computer network; transmitting by the web server of the merchant to the check verifier by way of the computer network the data entered by the customer; and verifying by the check verifier whether or not the check is valid wherein the verifying is performed by the check verifier computing a hash value based on the data entered by the customer and provided to it by the web server. as well as private data of the customer that is obtained from the database accessible by the check verifier;

These distinct features render claims 2 and 3 allowable.

B.

A system for verifying a check that is being used for an on-line transaction made over a computer network, comprising: an input unit for receiving, from a customer, MICR data obtained from a MICR line of the check and private data of the customer, the MICR data including first MICR data that corresponds to bank account information and second MICR data that includes a one-way hash value that is computed based on the first MICR data and the private data of the customer that is not provided on a face of the MICR line check, the private data being a numerical value previously provided by the customer and that is stored in a database accessible by a check verifier; a web server for receiving the MICR data and the private data from the input unit, as well as transaction data corresponding to a desired on-line transaction to be made by the customer, the MICR data and the private data and the transaction data being received by the web server by way of the computer network; and a the check verifier for receiving, by way of the computer network as output by the web server, the private data provided by the customer via the input unit and the MICR data provided by the customer via the input unit, wherein the check verifier verifies the check based on the computed hash value, and the check verifier authenticates the customer by comparing the private data entered by the customer via the input unit and provided to the check verifier by the web server, with the private data obtained by the check verifier directly from the database, to determine if there is a match.

These distinct features render claim 12 allowable.

Claims 13 is dependant upon claim 12 and has all of the limitations of claim 12, and is allowable for the same reasons.

Conclusion

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to John Winter whose telephone number is (571) 272-6713. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James Trammell** can be reached at (571) 272-6712. Information regarding the status of an application may be obtained from the Patent Application

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Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

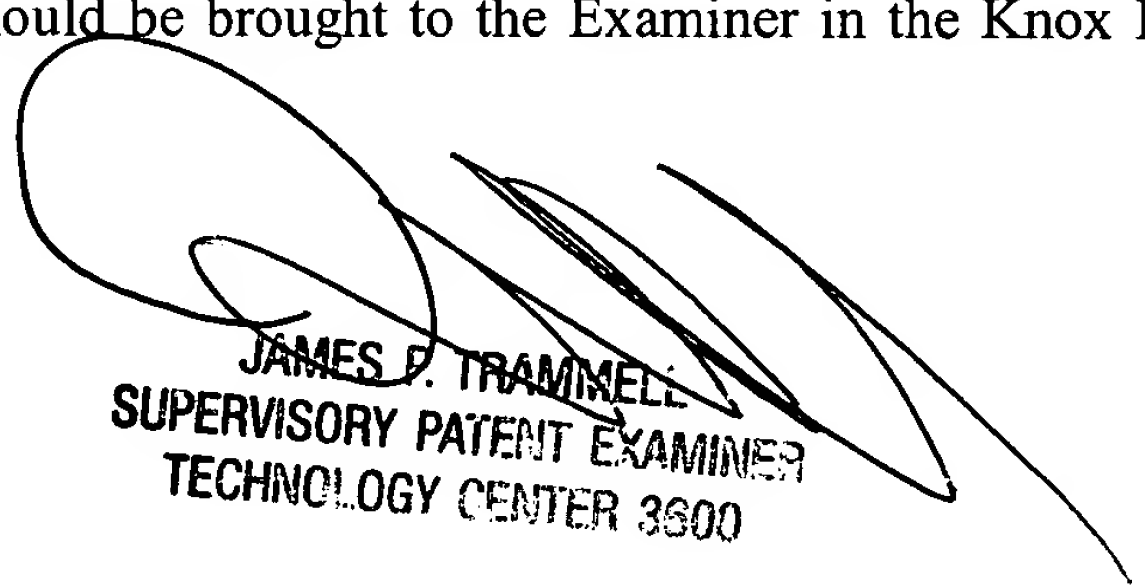
or faxed to:

(703) 305-7687 [Official communications; including After Final communications labeled "Box AF"]

Hand delivered responses should be brought to the Examiner in the Knox Building, 50 Dulany St. Alexandria, VA.

JMW

November 23, 2005



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